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performing a credit verification on each caller based on data received for callers [;
and].

REMARKS

This amendment is in response to the office action mailed June 28, 2000. By this amendment claims 29, 33, and 41 are amended. Reconsideration of this application is respectfully requested.

II. Rejection of Claims 29-35

In paragraph 3 of the office action, claims 29-35 are rejected under 35 U.S.C. Section 103(a) as unpatentable over the publication by Hester and Szlam. Although the Examiner deems it obvious to combine the teachings of the two references, Applicant submits that, were it so obvious, Hester would have suggested maintaining and updating files for customers. Nonetheless, Applicant has amended the claims to cover a different combination that is believed to be distinct. Claim 29 recites selectively providing cues to callers based on identification signals received for callers. Claim 33 recites generating and storing sequence data relating to transactions with callers.

Applicant respectfully requests the Examiner to allow claims 29-35.

II. Rejection of Claims 36-42

In paragraph 4 of the office action, the Examiner rejected claims 36-42 under 35 U.S.C. Section 103(a) as unpatentable over the combination of Hester and Szlam, and further in view of Barger. The Examiner takes the position that the combination of Hester and Szlam differs from claims 36-42 in that it does not specify defining a limit on use, which void the Examiner claims is filled by Barger. The Examiner indicates that Barger teaches the desirability of defining a limit on the number of uses by identified callers in an interactive voice-telephony system such that it would have been obvious to one of ordinary skill to incorporate the limited use feature of Barger, within the combination of Hester and Szlam in order to prevent overuse by a single

caller. With respect to claims 41 and 42, the Examiner indicates that Szlam provides for identifying customers using ANI information (via ANI decoder 10a28).

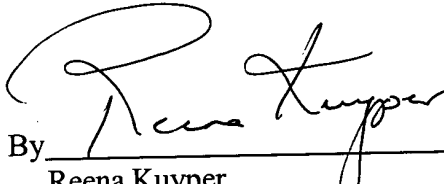
Applicant respectfully submits that claims 36, 40, 41 and 42 variously recite testing calling number identification data to specify a basis for entitlement defining a limit on use, for restricting the extent of access to the system. Neither of the three references asserted by the Examiner, that is, Hester, Szlam, or Barger teach this particular feature, alone or in combination. Accordingly, the Examiner is respectfully requested to withdraw her rejection of Claims 36-42 under 35 U.S.C. Section 103(a).

Claim 41 is further amended to correct an obvious and superfluous recitation of the word "and" at the end of the claim.

Applicant respectfully requests favorable consideration and allowance of the pending claims.

Respectfully submitted,

Dated: 12/21/2000

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